

kynect ADVISORY BOARD

NAVIGATOR/AGENT SUBCOMMITTEE

Meeting Minutes

May 7, 2015

Call to Order and Roll Call

The eighteenth meeting of the Navigator/Agent Subcommittee was held on Thursday, May 7, 2015, at 2 pm.in the Small Conference Room at the Kentucky Office of the Health Benefit and Health Information Exchange. The meeting was called to order at 2:00 p.m., and the Secretary called the roll.

Subcommittee Members Present: Given Marcus Woodward, Chair; David H. Allgood, George L. “Chip” Atkins, III (by phone), Andrea Bennett (by phone), Carl Felix, Barbara Gordon, John Kiebler (by phone), Jim Lawless (by phone), Matthew McDevitt, Don Mucci (by phone), Jack Tillman (by phone), Kennan Wethington (by phone), and Malea Hoepf Young (by phone). Jan Day, Frances Feltner, Josie L. Hollon, Regan Hunt, Rob Jones, Lindsay Nelson, Dr. Payne, Stacy Pruden, Tihisha Rawlins, Gregory J. Schell, and Kelly Humphrey Schlachterwere not present at the meeting.

Staff Present: Carrie Banahan, Nicole Comeaux, Reina Diaz-Dempsey, Kris Hayslett, Jasmine Hall, David Ison, Lavina Johnson, Jean Klinge, William Nold, Brenda Parker, Melea Rivera, and Maggie Woods (DOI).

Approval of Minutes

A motion to accept the minutes of the previous meeting was made, seconded, and approved by voice vote.

Addition of New Members and Current Subcommittee Membership

A motion to accept the addition of a new member, Matthew McDevitt, was made, seconded, and approved by voice vote.

Regan Hunt has resigned effective May 8, 2015 and she has requested her replacement to be named as a new member of the subcommittee.

Exchange staff contacted the members of the subcommittee to see if they wished to continue serving on the subcommittee. Jim Lawless has advised that he no longer wished to serve on the subcommittee. A few members have yet to respond.

Kentucky Health Benefit Exchange Update

Carrie Banahan, Executive Director, Kentucky Office of the Health Benefit and Health Information Exchange (KOHBHIE) updated members on the Exchange activities. Kentucky followed the federal model and other State-Based Marketplaces in permitting a Special Enrollment Period until April 30, 2015 for individuals who incurred a tax penalty for 2014 or who will incur a tax penalty in 2015 due to lack of health insurance. During this Special

Enrollment Period, 3,047 individuals enrolled on kynect. We have generated all 1095A forms for individuals who enrolled on a QHP on kynect. There have been several corrected 1095As sent as corrected transactions are received by kynect. The IRS has sent guidance that the majority of individuals receiving corrected 1095As are not required to submit amended tax returns. A new version of the kynect mobile app has been released which allows individuals to browse plans and upload picture of documentation requested. Over 10,000 individuals have downloaded the mobile application. DOI and exchange staffs have begun the review of QHPs for 2016. Last week, kynect provided three training opportunities for agents to learn about the new functionality available to agents and others. For kynect is proposing an active enrollment for 2016 since new plans and 3 new individual market issuers (Aetna, Bluegrass Family Health, UnitedHealth care) will be available for individuals this year. There will be up to 8 individual market carriers in some regions of the state. This active enrollment will require the individuals or their assistors (agents and kynectors) to select the plan they wish for 2016 rather than continuing in the same plan. The exchange will send additional notices and assist agents with determining which clients still need to make a plan selection.

Mobile Application Presentation

Deloitte Digital staffs were introduced to the subcommittee members. They are working on development of a mobile app for tablets that will include SHOP functionality. They have been gathering information from various stakeholders, including agents attending the three training sessions. This App should be available prior to the 2016 Open Enrollment period.

GoHealth Presentation

Shane Cruz and Scott Belsky of GoHealth presented materials about GoHealth, a web broker entity which participates with the federal Marketplace. In the past, the subcommittee and the advisory board had recommended to delay the participation of web brokers on kynect's marketplace. The GoHealth Representatives provided background on their company and the benefits of their system for the federal marketplace. They operate in all 50 states and have assisted 30 million consumers. Independent Health insurance agents and insurance carrier may use some components of their system to operate today. The subcommittee asked to consider this presentation of web brokers participating on kynect again next month and prior to the next advisory board meeting.

Agent Leads Though the Call Center

Other states have reported that they have enabled insurance agents to work in conjunction with the state run call center. These agents may be at the call center or they may have agreed to be available for call transfers for a specific timeframe. This is something that kynect may wish to consider. The experienced agents who would volunteer for this assignment might need special training. Subcommittee members were asked to consider this proposal and make comments. Possible criteria included whether the agent would need to be appointed with all carriers, how many applications the agent would need to complete, how to avoid preferred treatment, how to ensure the agents picked are agents who will follow up with clients, etc. Some agents want to participate on kynect, but they are not seeking new clients. Kynect is looking for ways to allow these agents on kynect without displaying these agents on the list. Should there be performance criteria required to remain a participating agent? Should the state contract with some agents? Over 600 agents have completed less than 10 applications. In the Jefferson county area,

approximately 400 agents are listed. This large number may be difficult for individuals to make an agent selection.

Other business

The next meeting of the subcommittee was tentatively scheduled for June 11, 2015.

Adjournment

The meeting was adjourned at 3:32 p.m.